

Capital Adequacy		Mar 2019			
Updated quarterly		\$000s			
Risk Weighted Assets					
Capital requirement for credit risk					
Lending secured by residential mortgage		174,871			
Other Loans		30,022			
Claims on ADIs		50,381			
All other claims		4,899			
		<u>260,174</u>			
Capital requirement for securitisation		0			
Capital requirement for market risk		0			
Capital requirement for operational risk		35,227			
Total Risk Weighted Assets		<u>295,401</u>			
Common Equity Tier 1 Capital Ratio		20.59%			
Tier 1 Capital Ratio		20.59%			
Tier 2 Capital Ratio		0.50%			
Total Capital Ratio		<u>21.09%</u>			
Credit Risk		Mar 2019	Average for the		
Updated quarterly		\$000s	Quarter		
Gross Credit Exposures by type					
Loans and overdrafts		499,319	499,932		
Cash and liquid assets		153,215	139,083		
Loan commitments		11,588	7,660		
All other exposures		4,899	4,947		
		<u>669,021</u>	<u>651,622</u>		
Gross Credit Exposures by portfolio					
Lending secured by residential mortgage		480,885	477,988		
Other Lending		30,022	29,605		
Claims on ADIs		153,215	139,083		
All other claims		4,899	4,947		
		<u>669,021</u>	<u>651,622</u>		
Impairment and Bad Debt Summary (\$000's)					
	31 Mar 2019	Impaired	Past Due	Specific Provision	Charges for Specific Provision & Amounts Written Off
Lending secured by residential mortgage		1,280	1,761	423	1
Other Lending		1,905		911	45
All other claims					
		<u>3,185</u>	<u>1,761</u>	<u>1,334</u>	<u>47</u>
General Reserve for Credit Loss	<u>1,477</u>				